

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division**

Efelda Mae Young,

Debtor.

Chapter 13
Case No. 24-10555

**Certification of No Payment Advices
Pursuant to 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Efelda Mae Young, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), from any source of employment. I further certify that I received no payment advices during that period because:

- I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- I have received no regular income other than Social Security payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment from which I do not receive evidence of wages or a salary at fixed intervals.
- I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- I did not receive payment advices due to factors other than those listed above.

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Date: May 16, 2024

/s/ Efelda Mae Young

Efelda Mae Young